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WHAT IS CLAIMED IS:

1. A customized intelligent contact routing system, comprising:

an intelligent contact manager; and

a classification engine coupled with the intelligent contact manager;

wherein the classification engine is operable to determine a classification to be used in handling a contact by applying a set of classification rules; and

wherein the intelligent contact manager is operable to select an appropriate service and an appropriate target for the contact based upon the classification determined by the classification engine.

2. The system of Claim 1, wherein the classification is selected from a list of predetermined classifications.

3. The system of Claim 1, wherein the classification corresponds to a call type.

4. The system of Claim 1, further comprising:

a client query interface operable to receive a request for classification from a customer contact client, query the classification engine for the classification, and return the classification to the customer contact client.

5. The system of Claim 1, further comprising:

a classification database operable to store data used by the classification engine to determine the classification.

6. The system of Claim 5, wherein the data comprises pre-processed lists of accounts that meet predetermined candidate criteria.

7. The system of Claim 5, wherein the classification database is operable to be updated in real-time.

8. The system of Claim 5, wherein the classification database is operable to be updated in batch-style loads.

9. The system of Claim 5, further comprising:

a restricted development environment operable to update selected aspects of the classification database and classification rules.

10. The system of Claim 5, further comprising:

an unrestricted development environment operable to update all aspects of the classification database and classification rules.

11. The system of Claim 1, further comprising:

a back end database operable to store information about customers and accounts.

12. A method for customized intelligent contact routing, comprising:

receiving, at a classification engine, a request from a customer contact client for classification of a

5   contact;

applying a predetermined set of classification rules to data known about the contact to determine a classification for the contact; and

returning the classification to the customer contact

10   client.

13. The method of Claim 12, further comprising:

querying a classification database for data known about the contact; and

15   receiving, from the classification database, data known about the contact.

14. The method of Claim 12, further comprising:

querying a back end database for data known about

20   the contact; and

receiving, from the back end database, data known about the contact.

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15. A method of customized intelligent contact routing, comprising:

assigning a classification to a contact at a classification engine;

5   selecting a service to provide to the contact based upon the classification;

targeting a service node to provide the selected service to the contact; and

delivering the selected service to the contact at

10   the targeted service node.

16. The method of Claim 15, wherein selecting a service to provide to the contact based upon the classification is performed by an intelligent contact

15   manager.

17. The method of Claim 15, wherein targeting a service node to provide the selected service to the contact is performed by an intelligent contact manager.

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18. The method of Claim 15, wherein the classification is based upon a customer account status.

19. The method of Claim 15, wherein the

25   classification is based upon customer account information.

20. The method of Claim 15, wherein the classification is based upon a previous customer

30   transaction.

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21. The method of Claim 15, wherein the classification is based upon a call type.